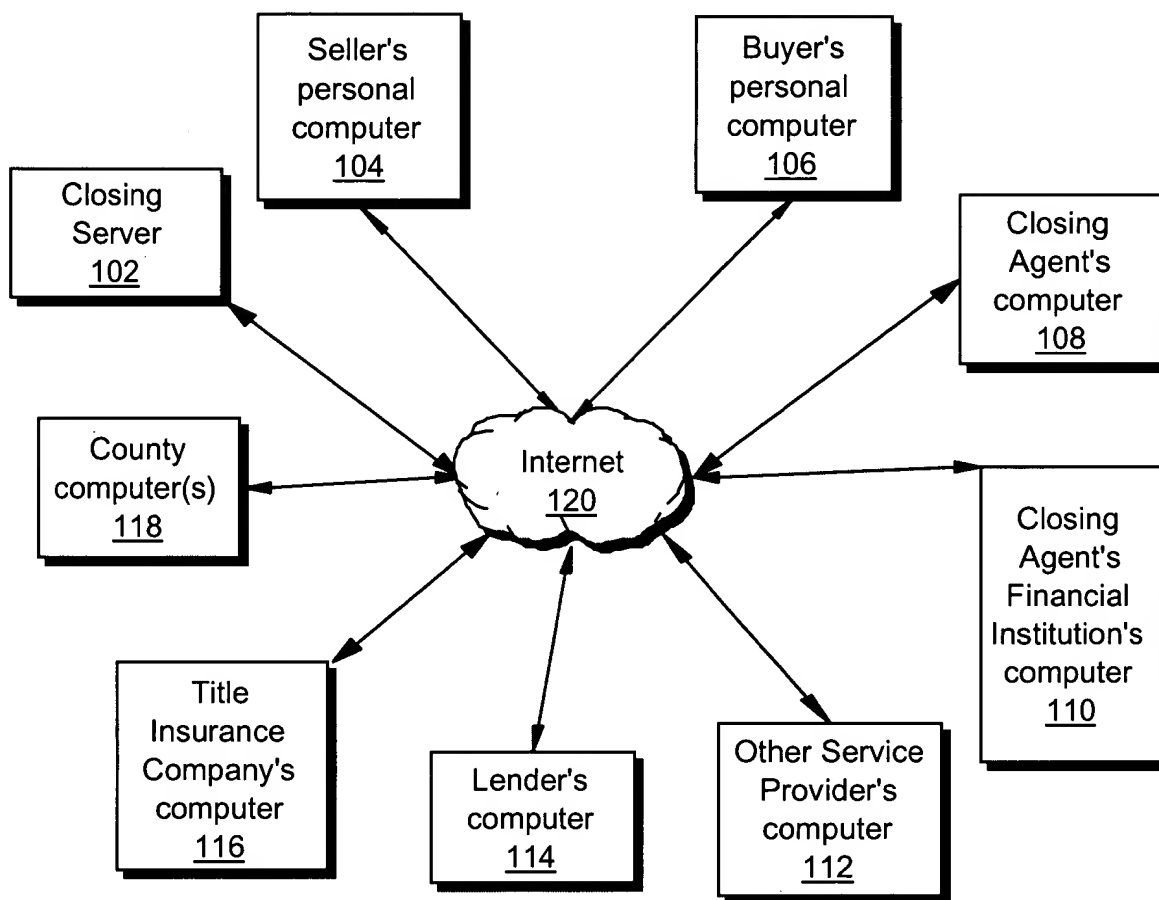


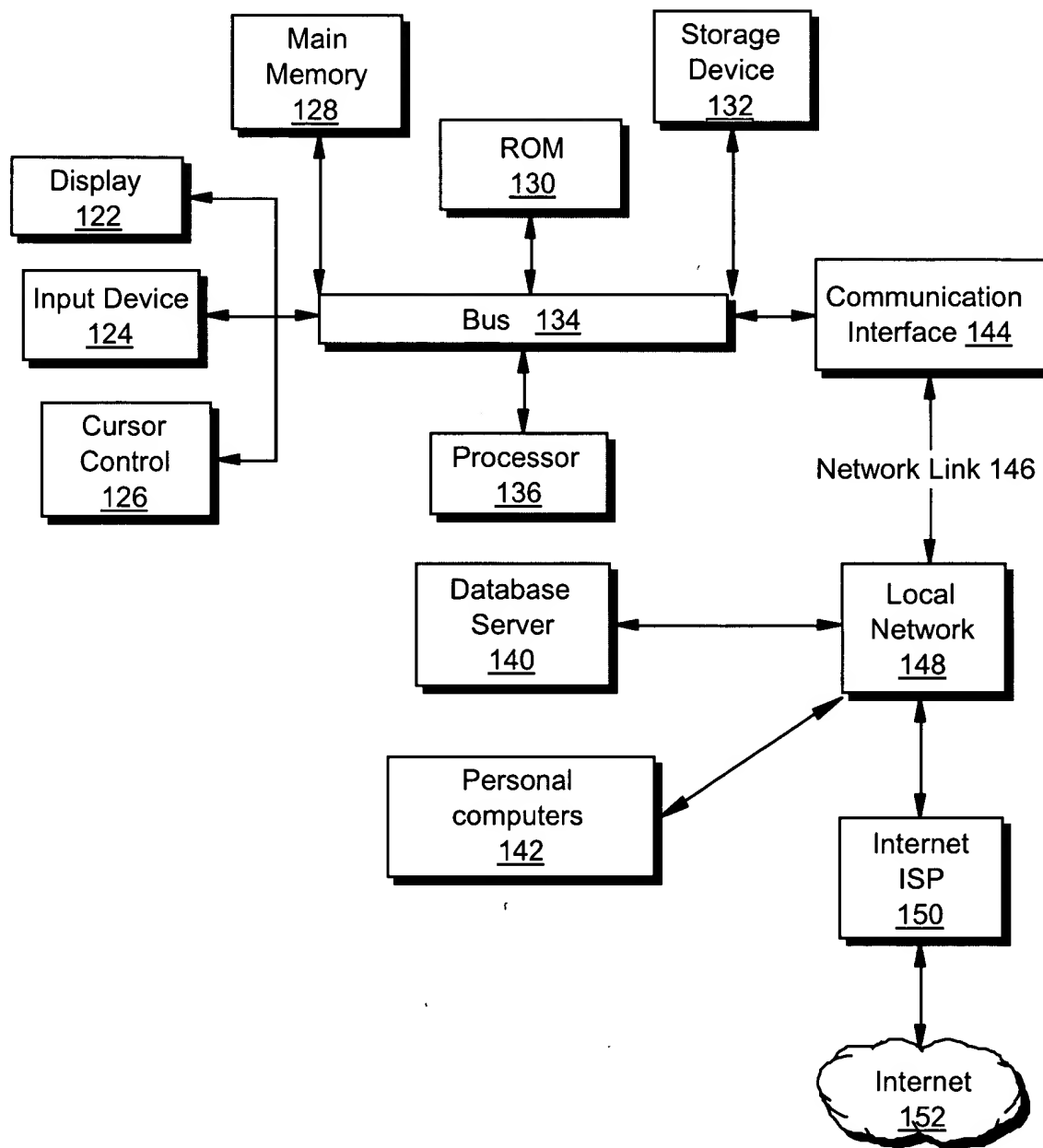


**Figure 1A**  
**Closing**  
**System**



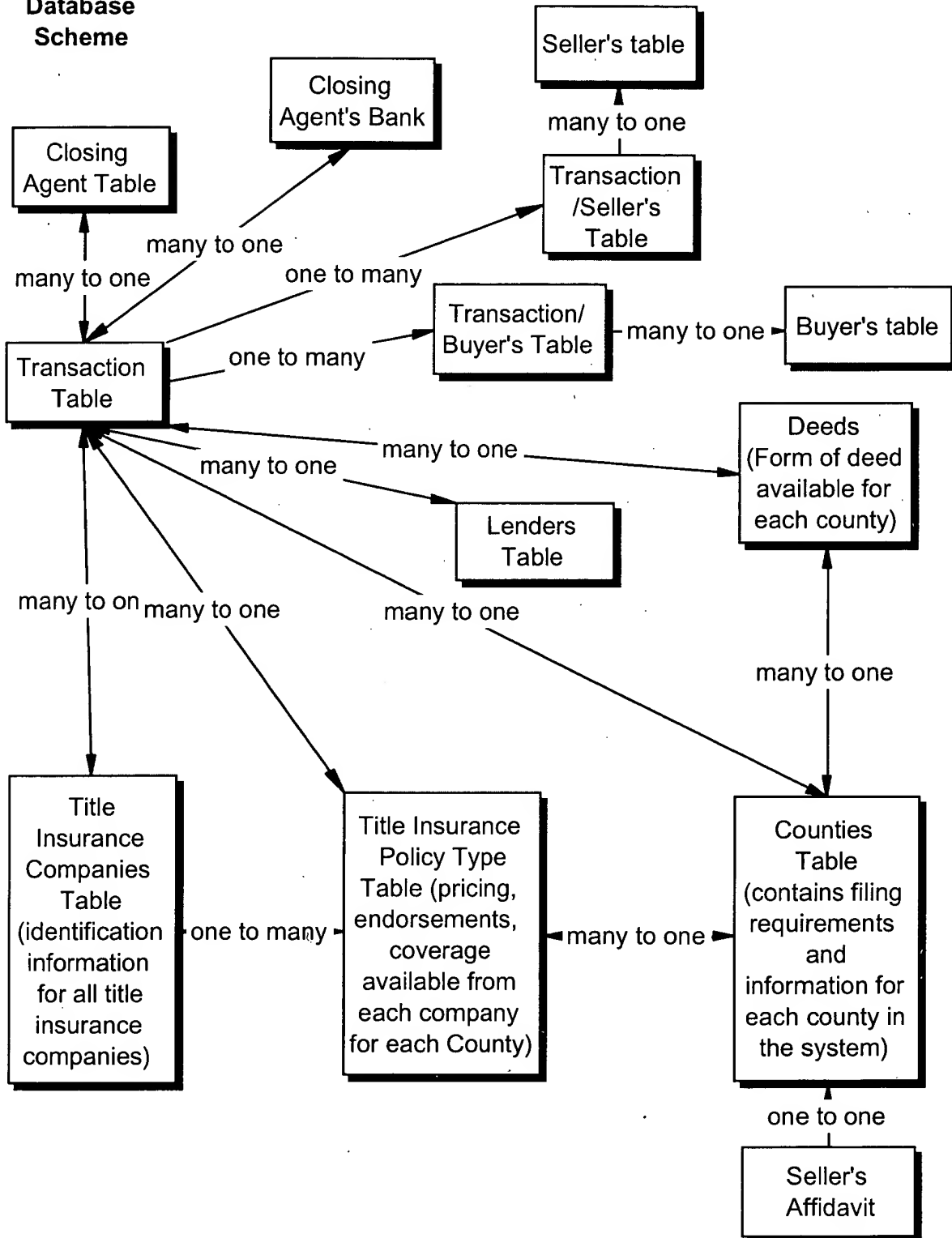


**Figure 1B**  
**Closing**  
**Server**



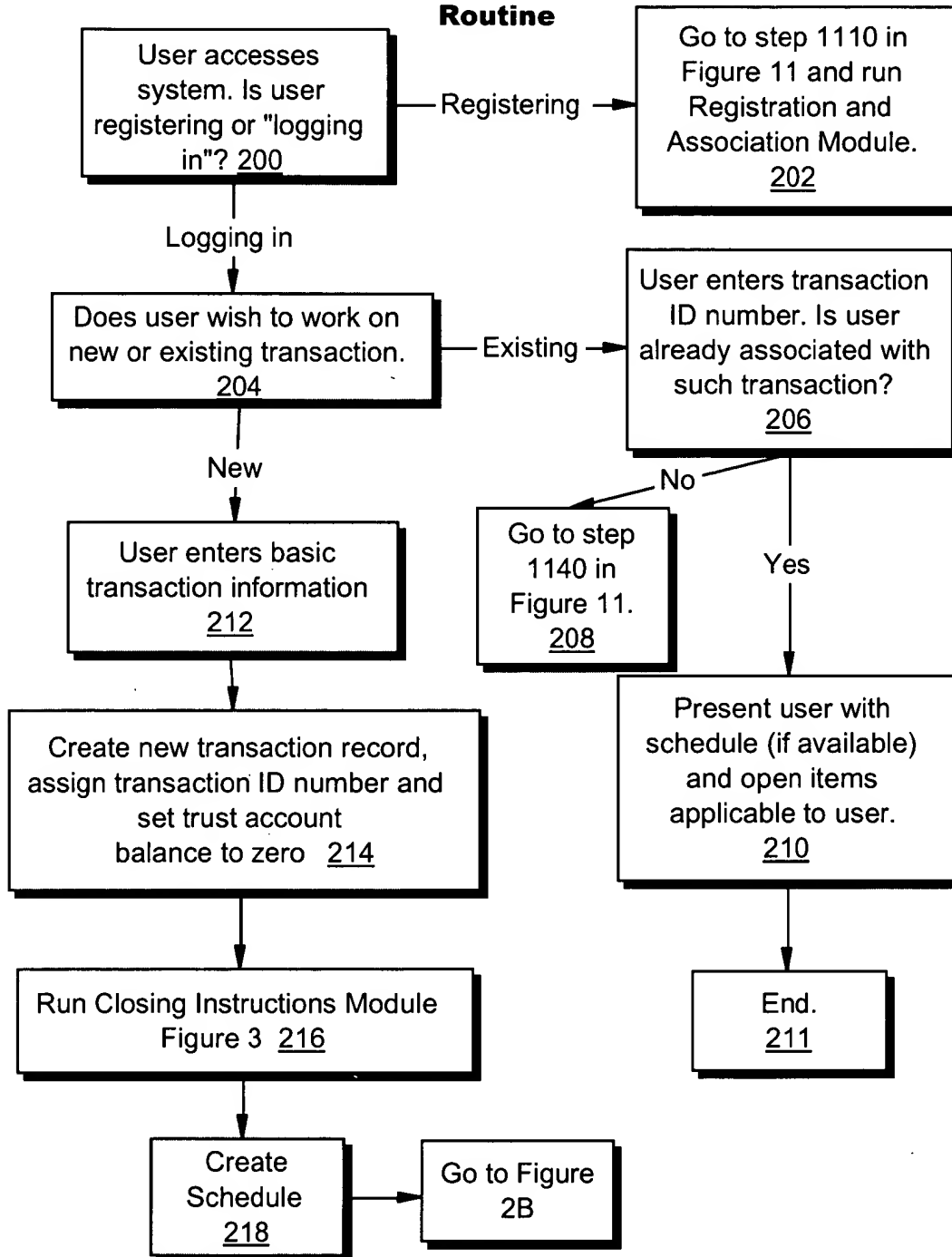


**Figure 1C**  
**Transaction**  
**Database**  
**Scheme**



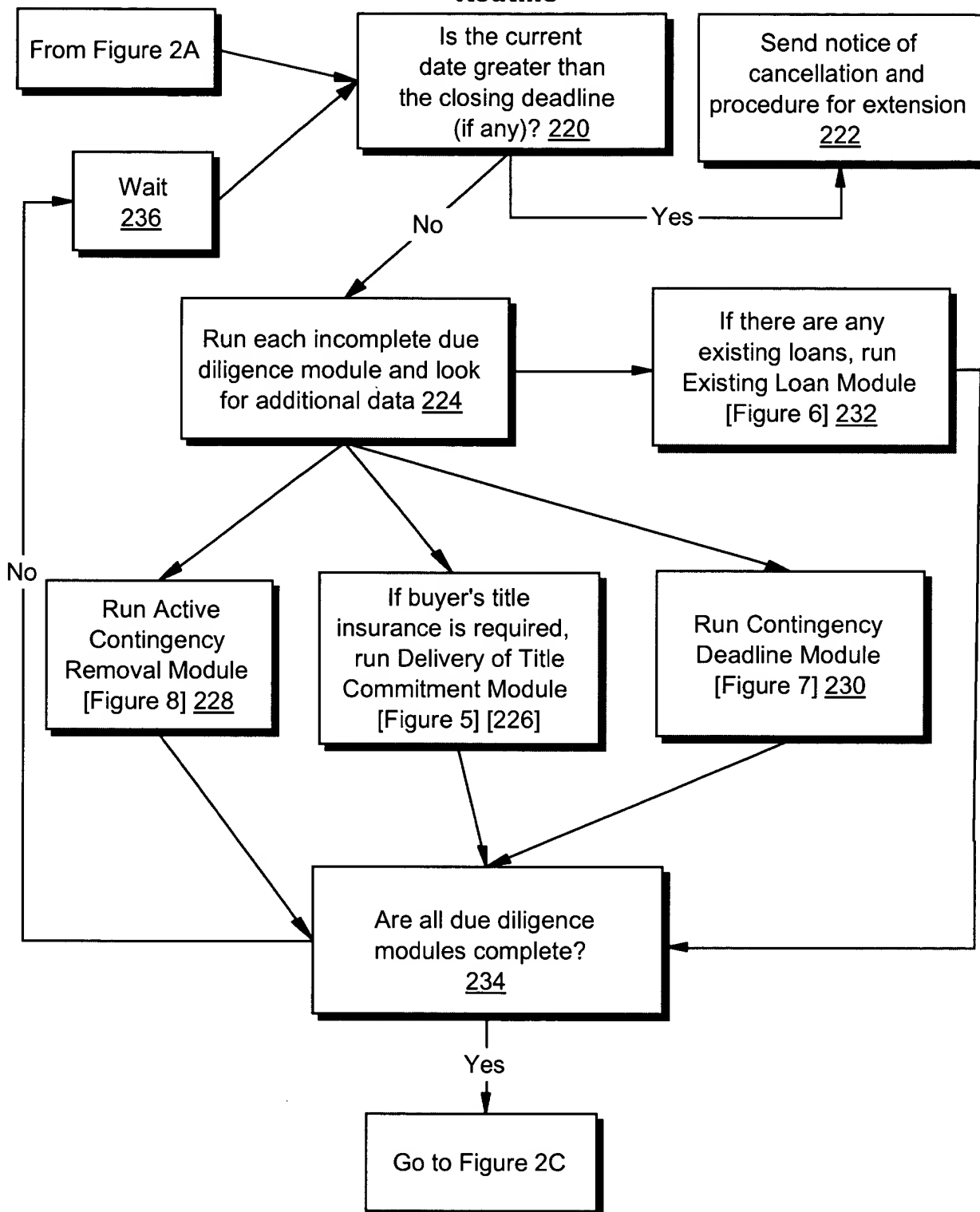


**Figure 2A**  
**Main**  
**Routine**



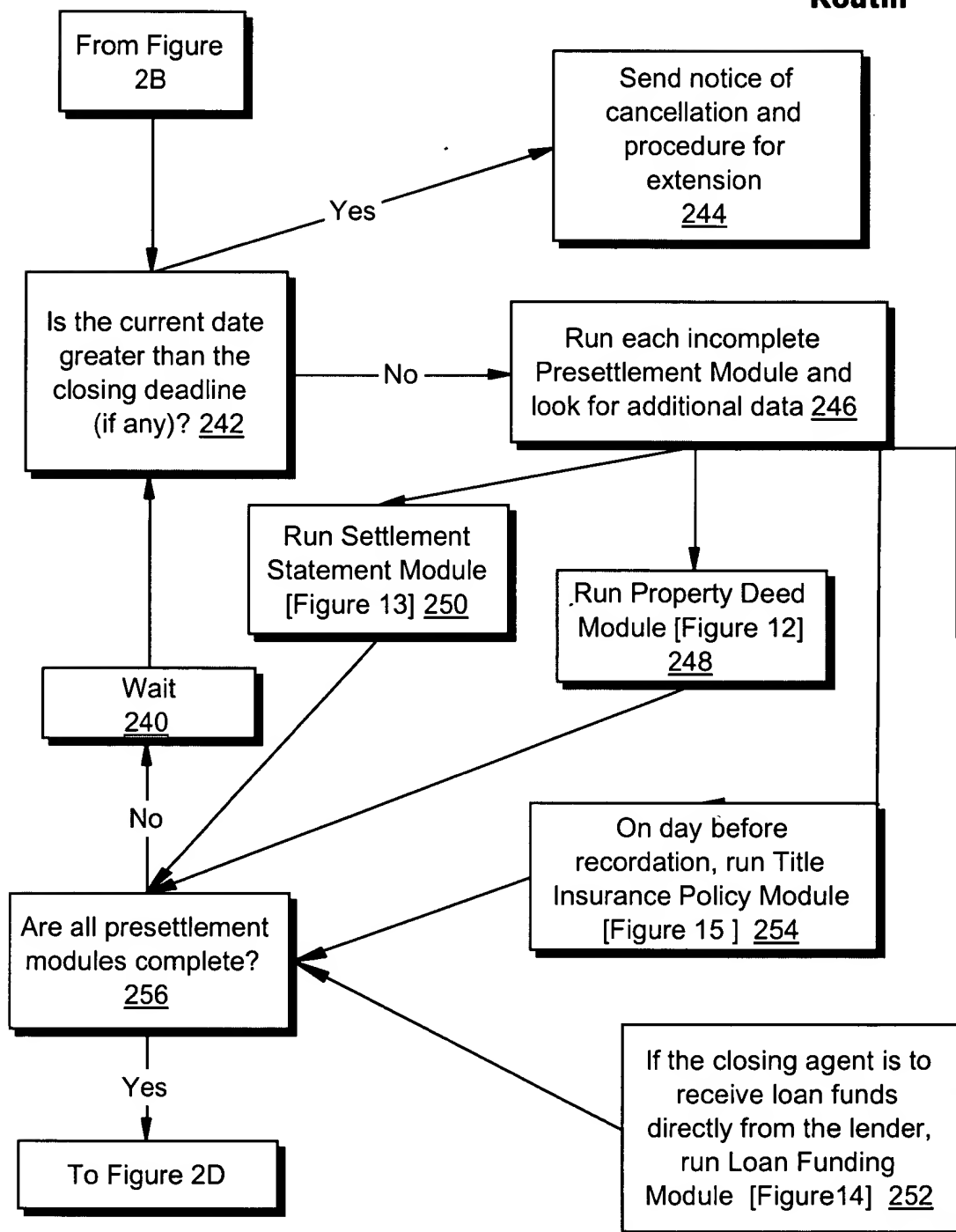


**Figure 2B**  
**Main**  
**Routine**



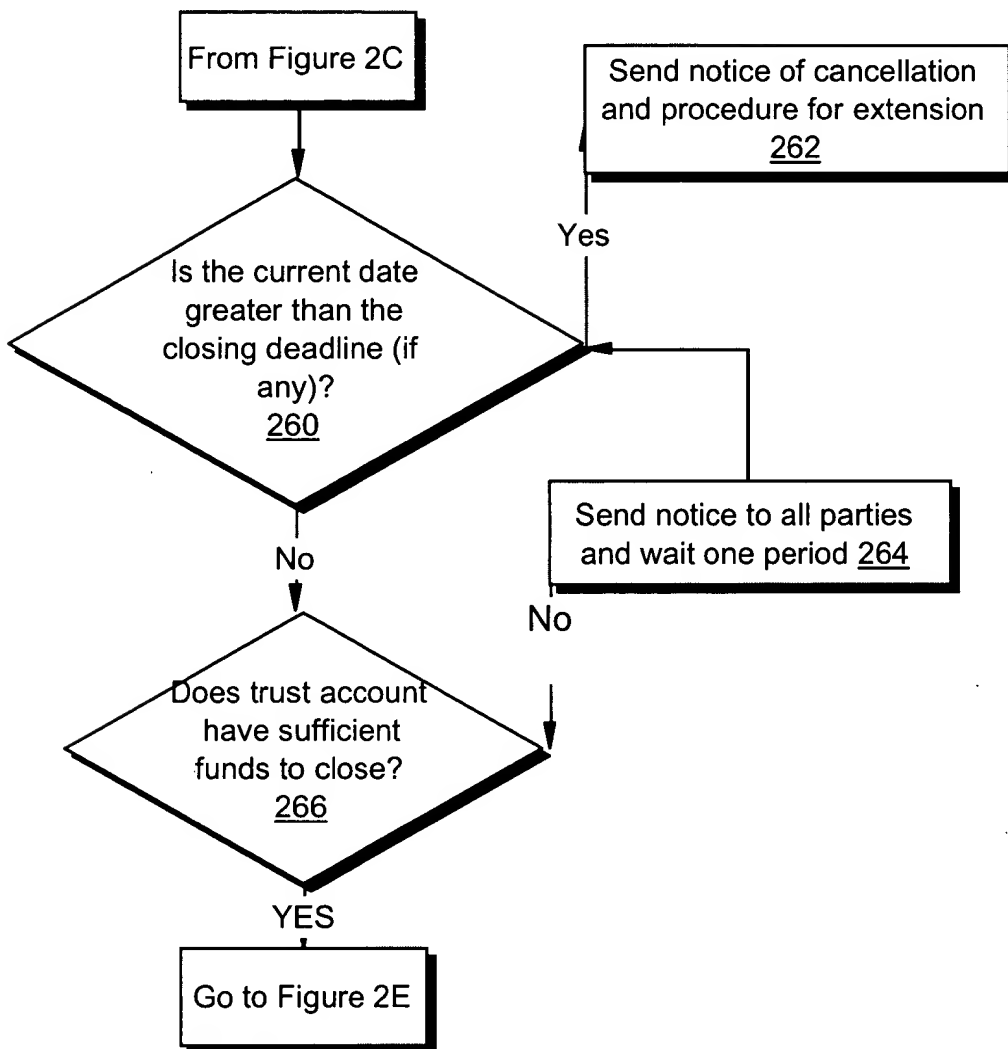


**Figure 2C**  
**Main**  
**Routin**



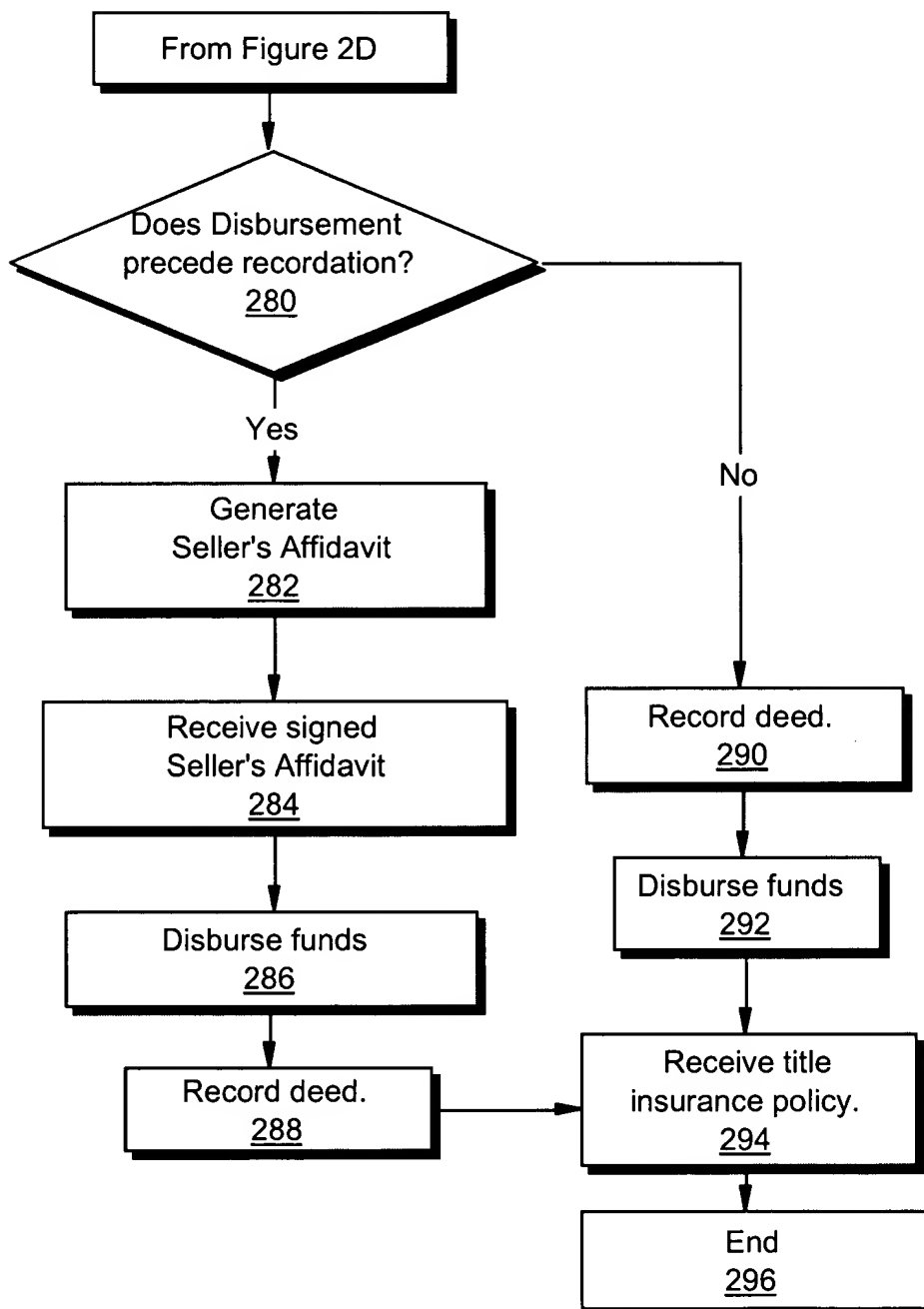


**Figure 2D**  
**Main Routine**





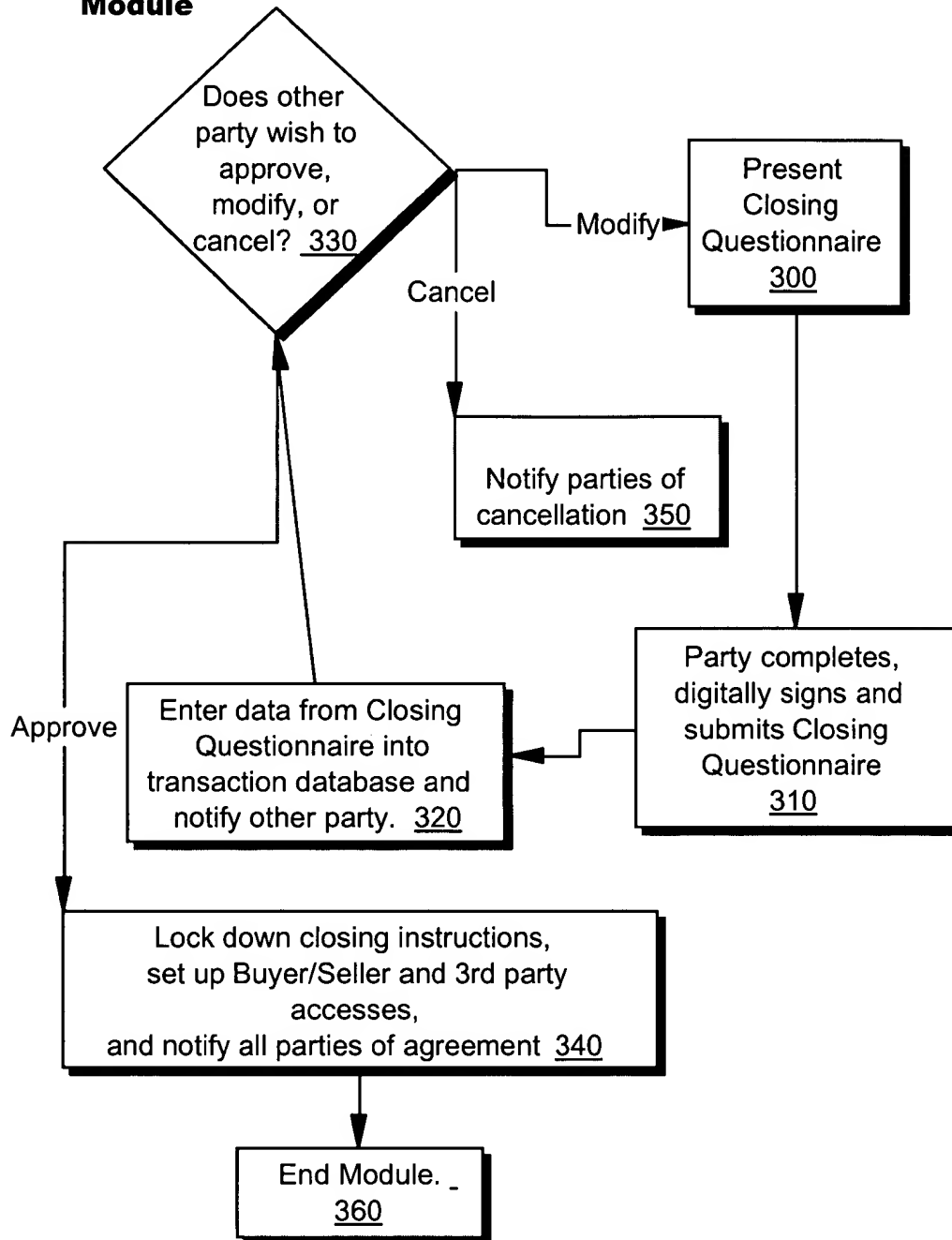
**Figure 2E**  
**Main**  
**Routine**





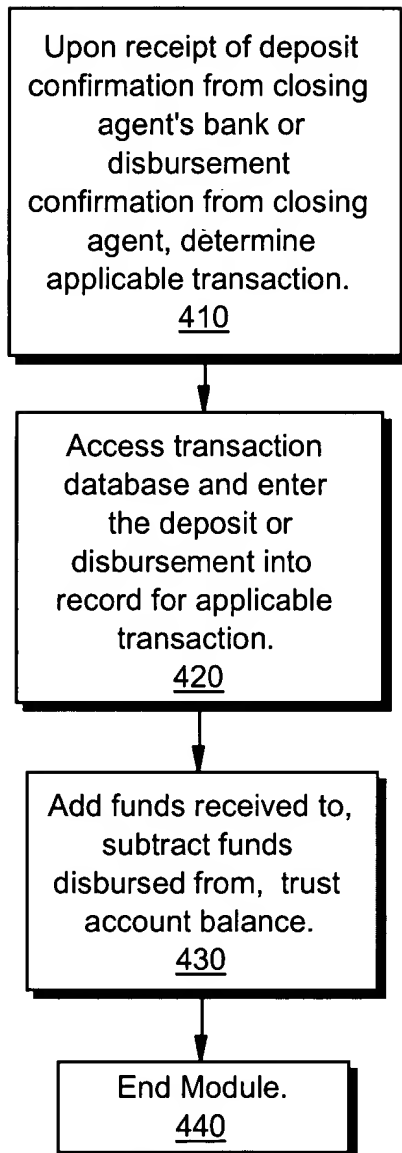


**Figur 3**  
**Closing Instructions**  
**Module**



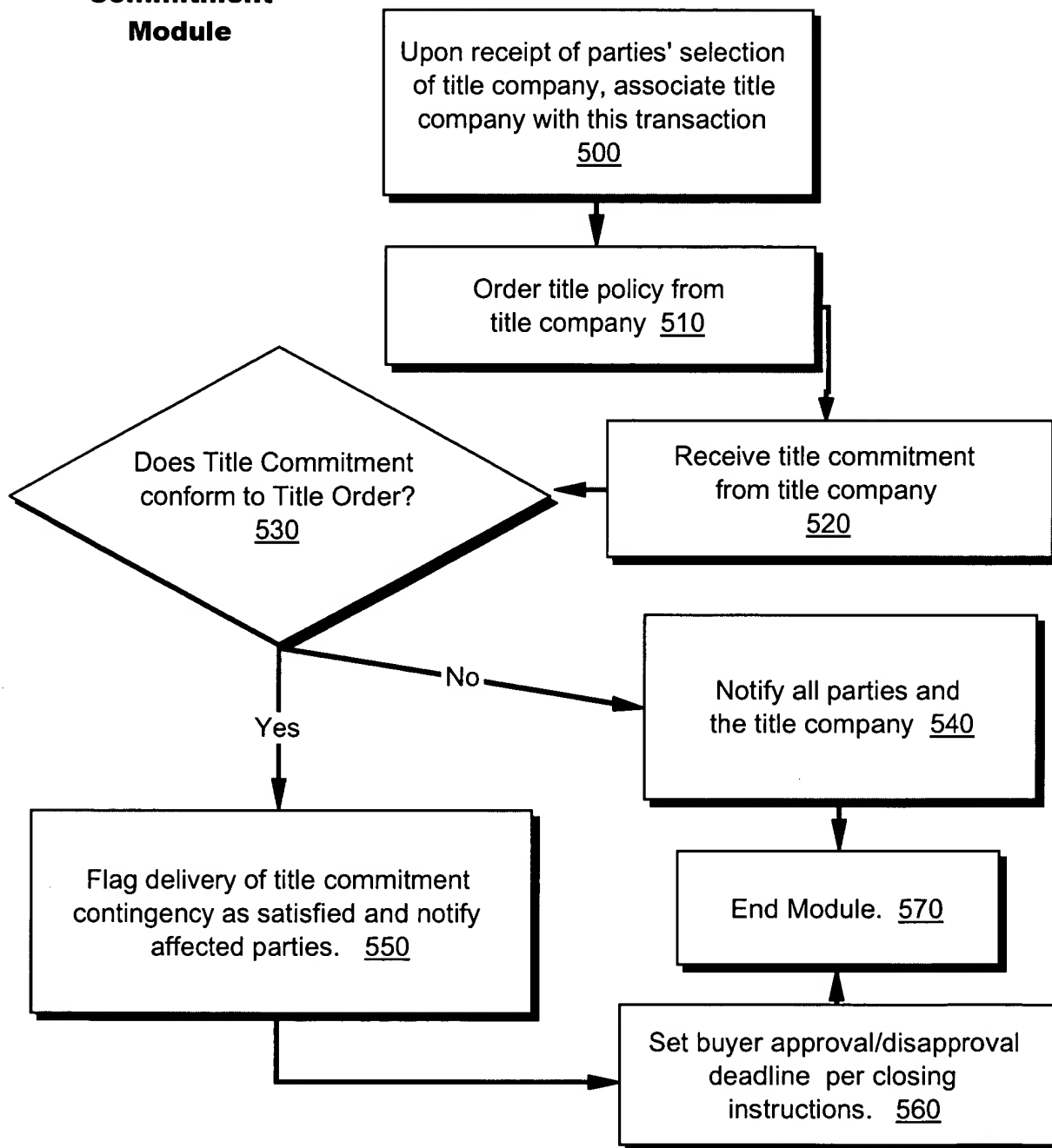


**FIGURE 4**  
**TRUST**  
**ACCOUNTING**  
**MODULE**



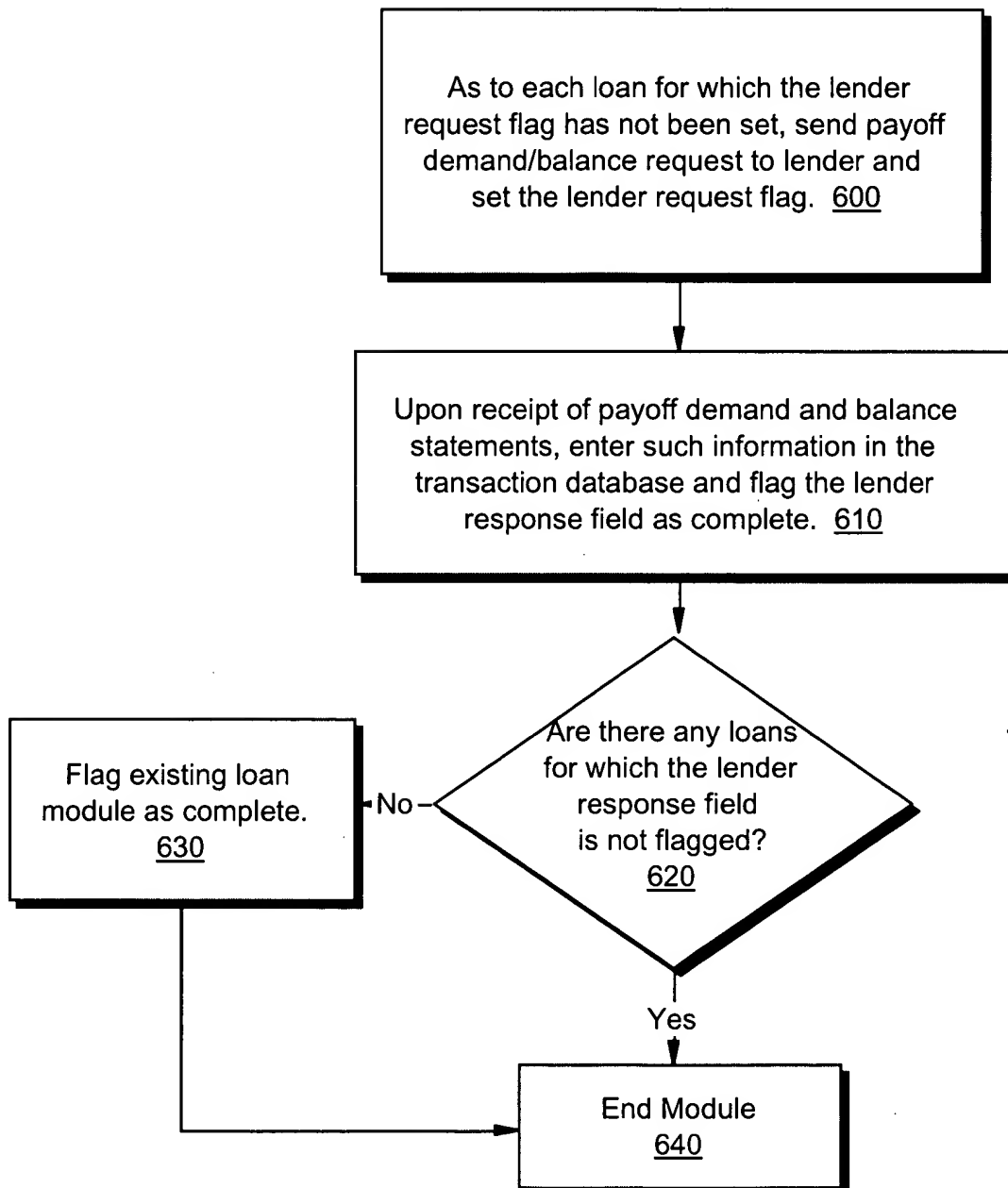


**Figur 5**  
**Delivery of**  
**Title**  
**Commitment**  
**Module**



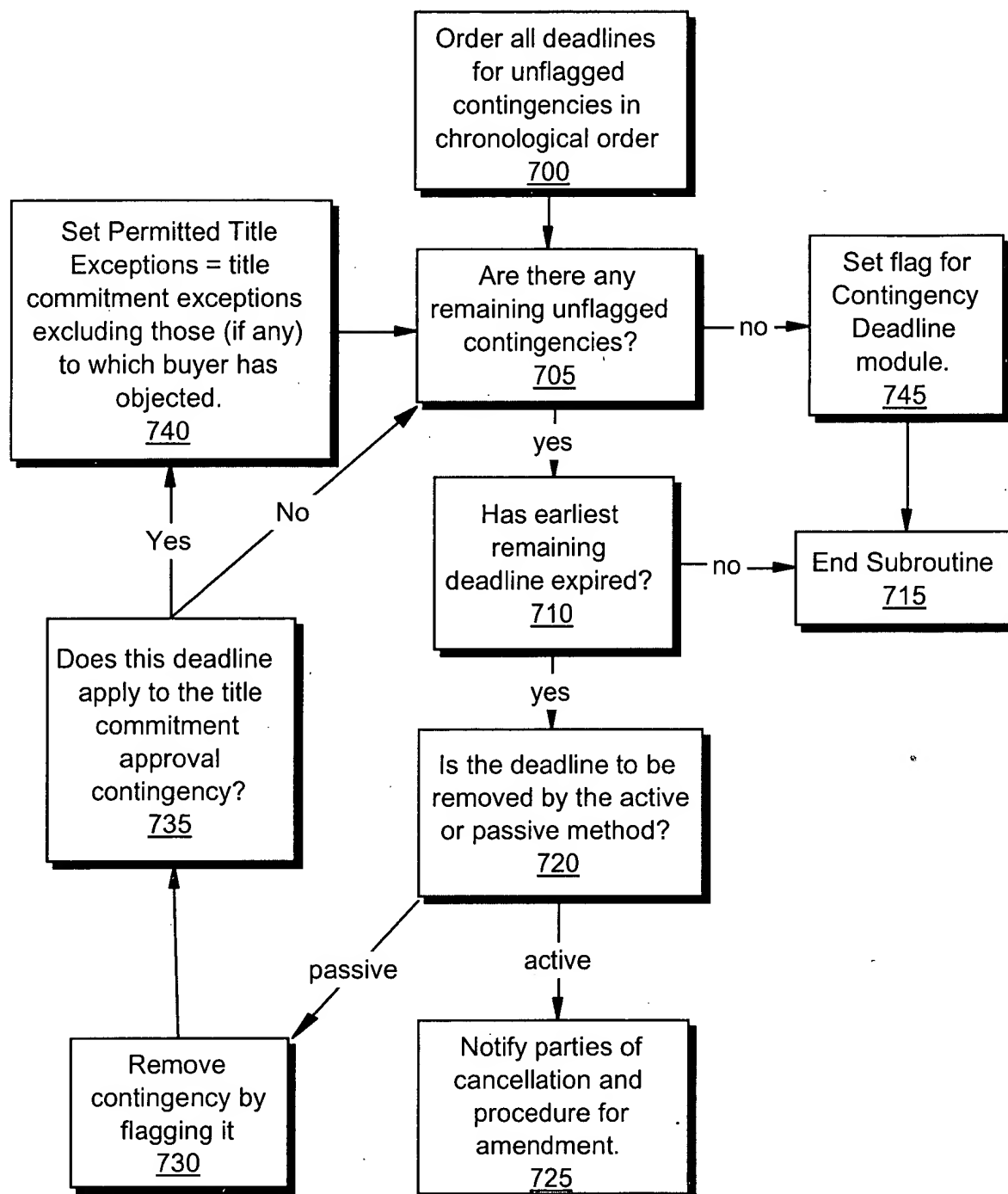


**Figure 6**  
**Existing**  
**Loan Module**



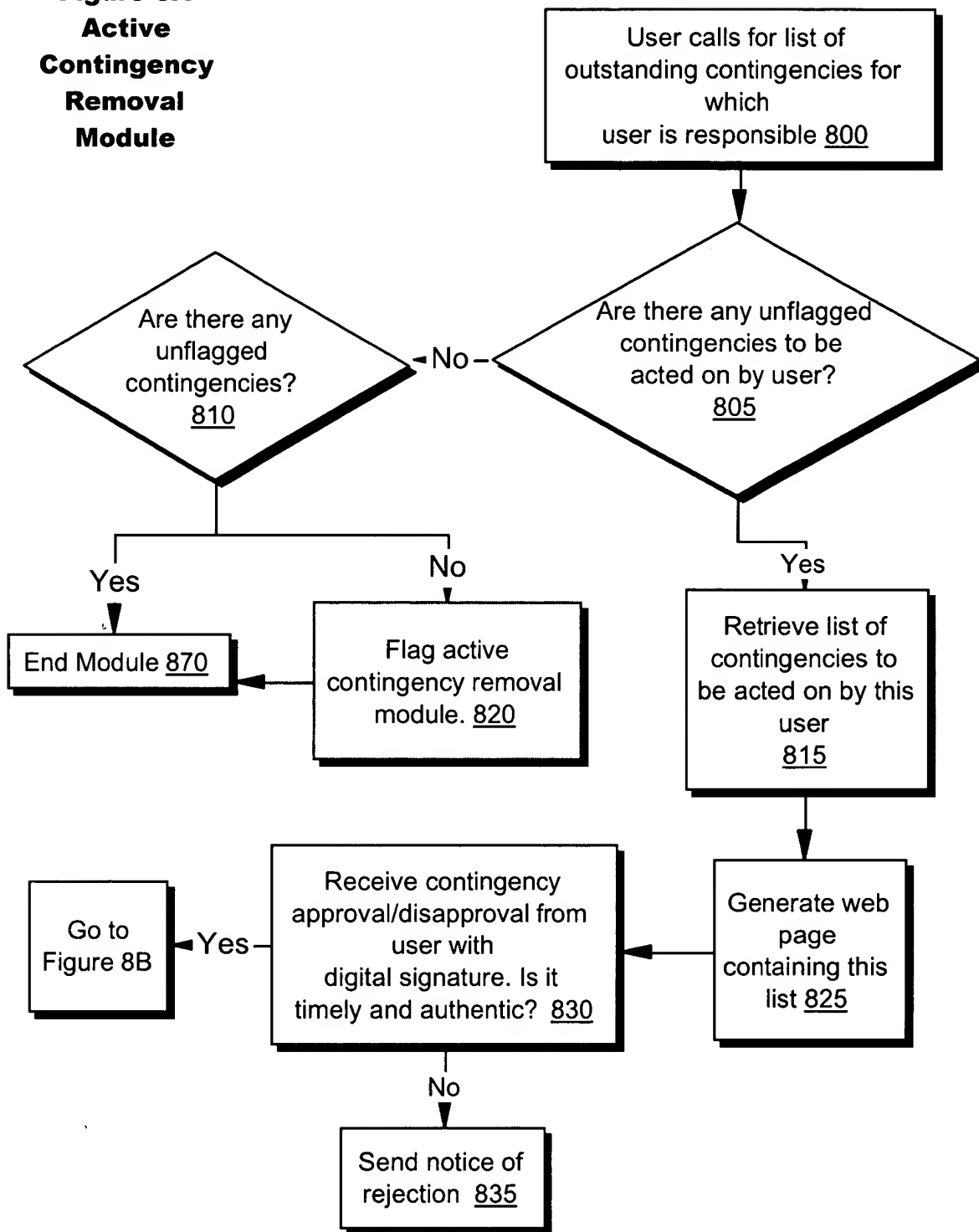


**Figure 7**  
**Contingency**  
**Deadline**  
**Module**



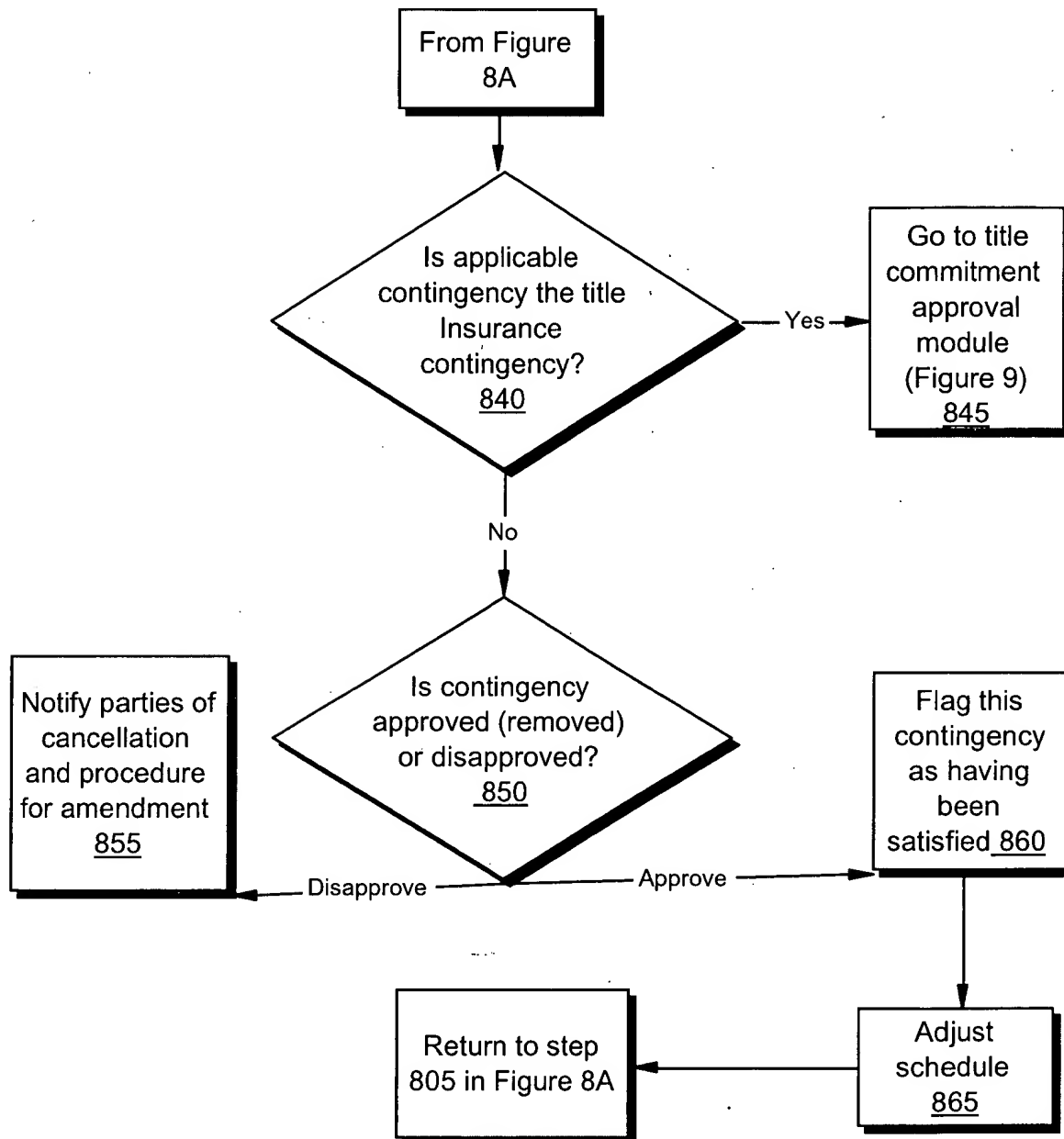


**Figure 8A**  
**Active**  
**Contingency**  
**Removal**  
**Module**



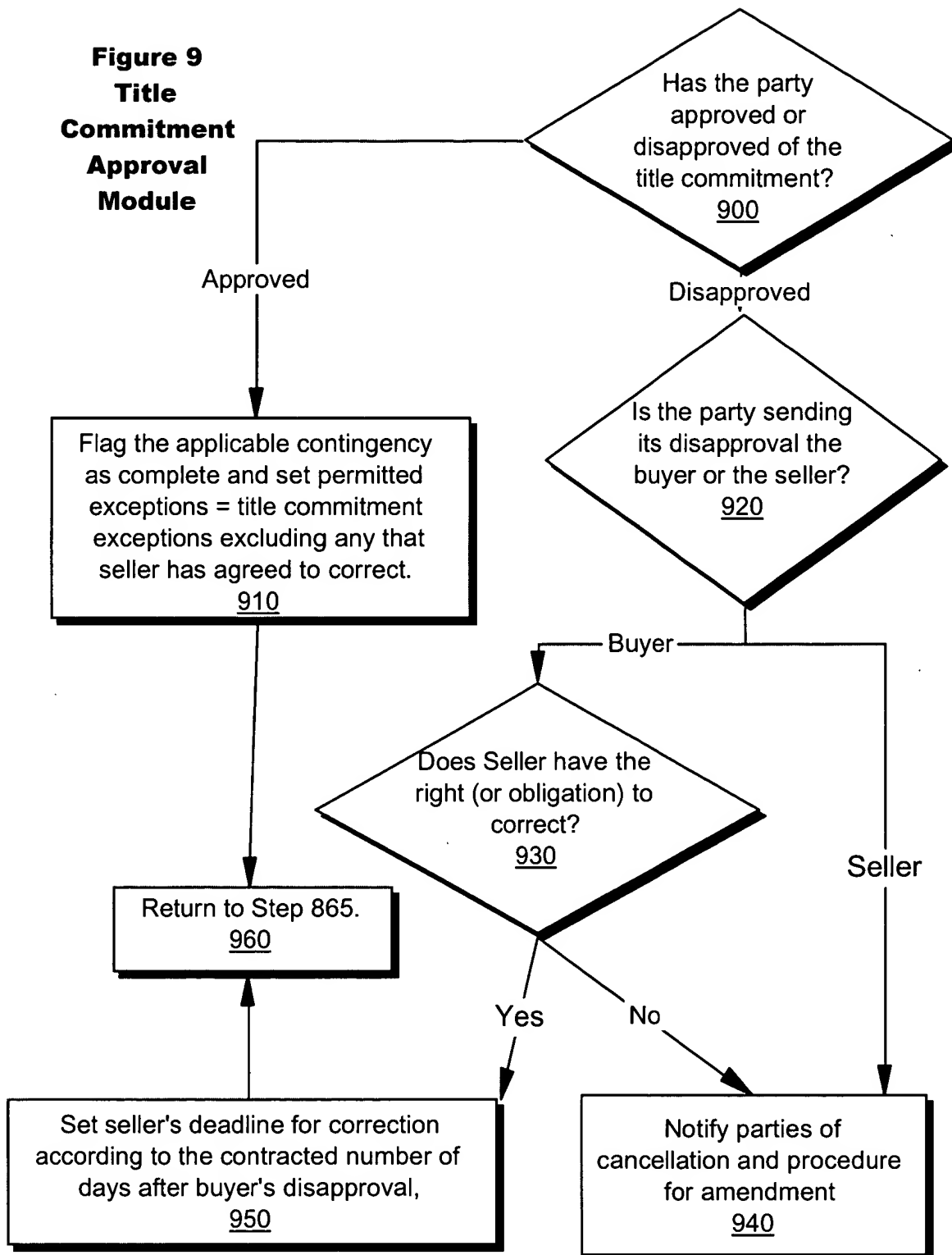


**Figure 8B**





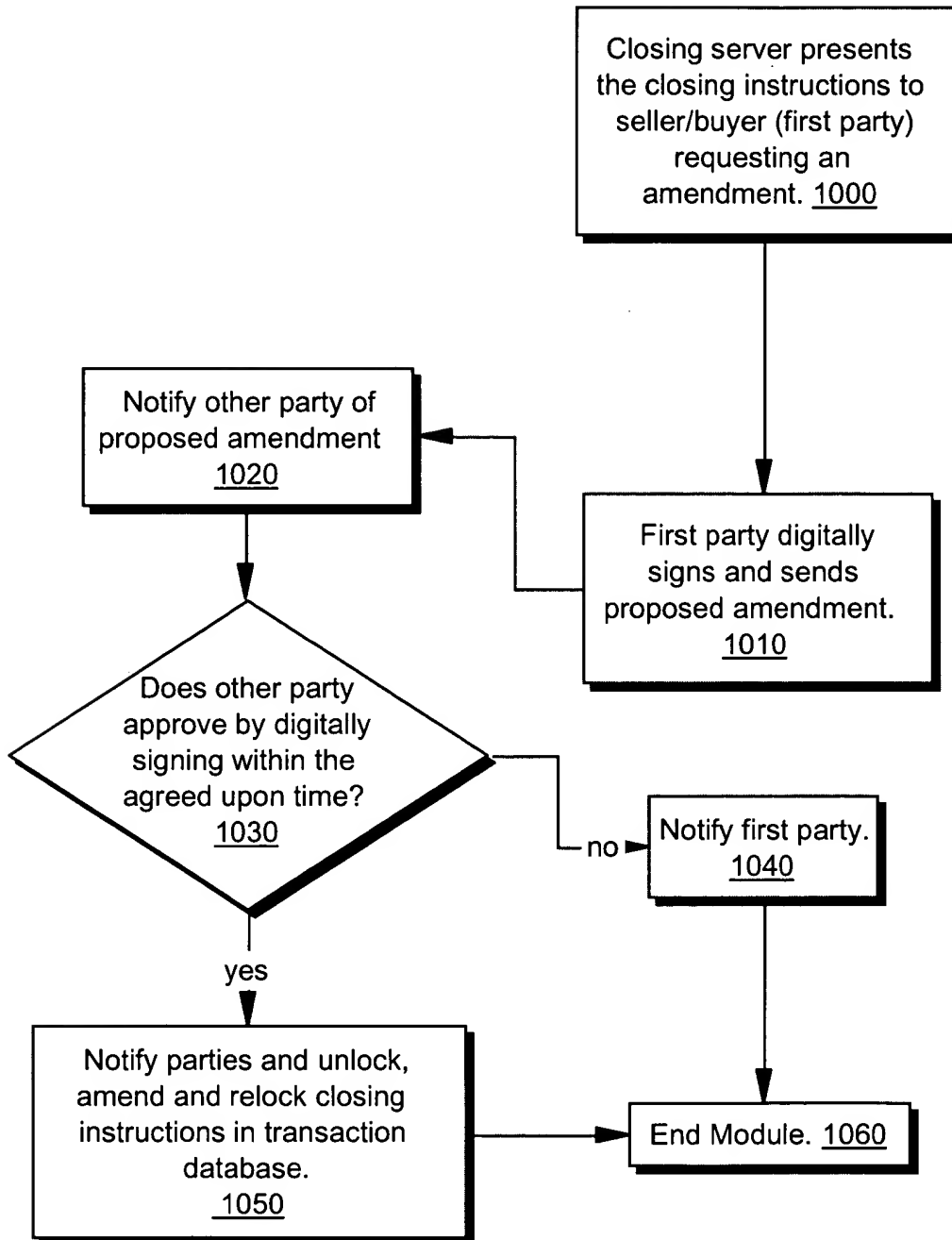
**Figure 9**  
**Title**  
**Commitment**  
**Approval**  
**Module**





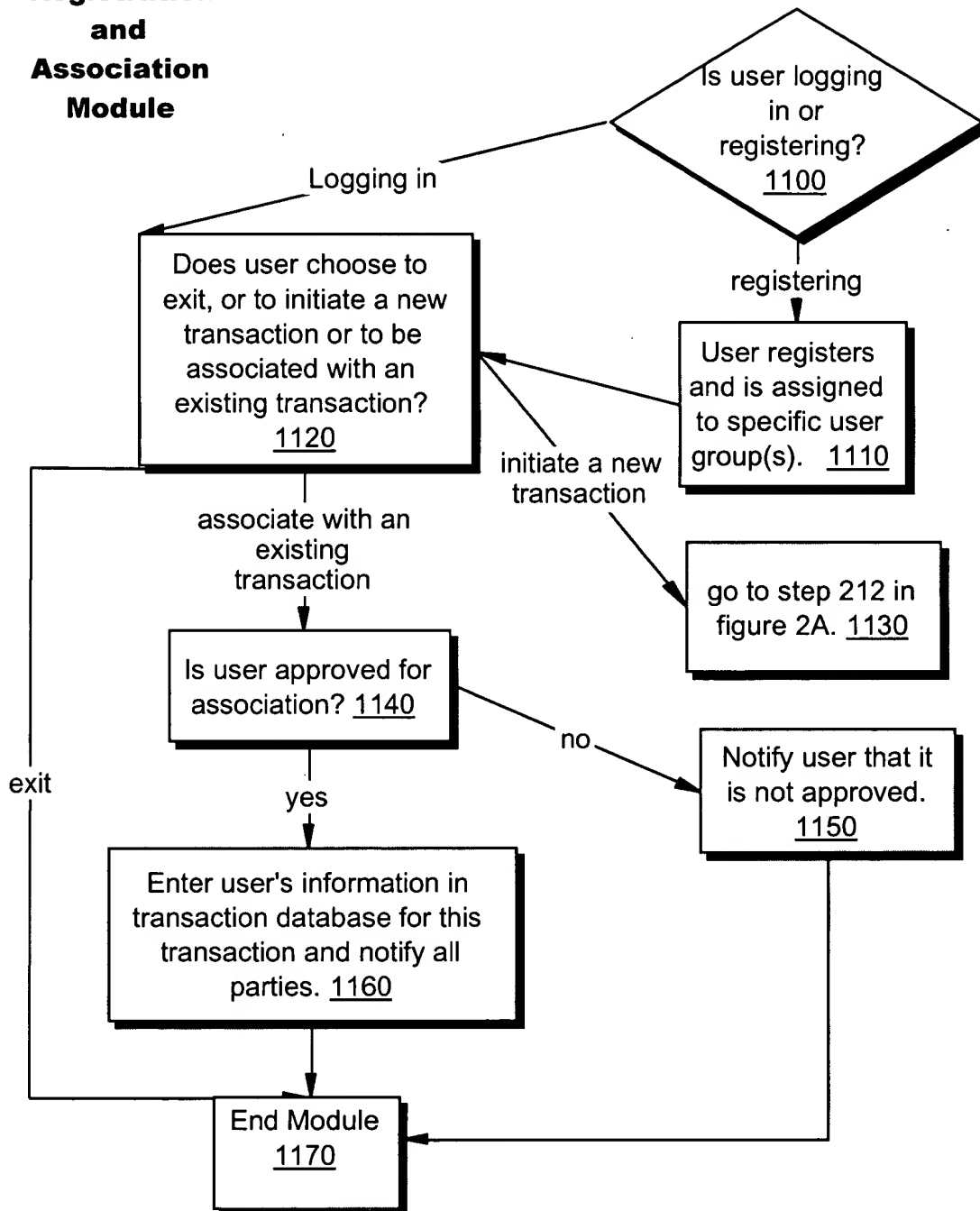


**Figure 10**  
**Amendment**  
**Module**





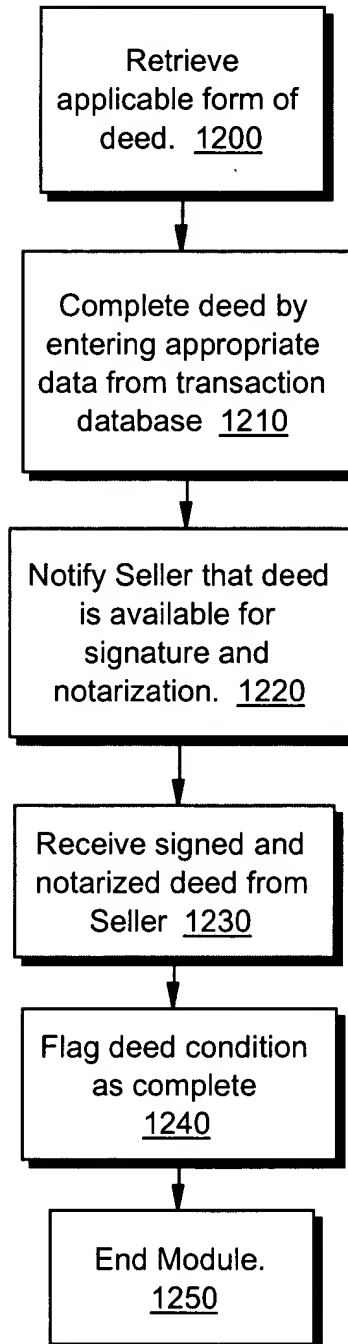
**Figure 11**  
**Registration**  
**and**  
**Association**  
**Module**





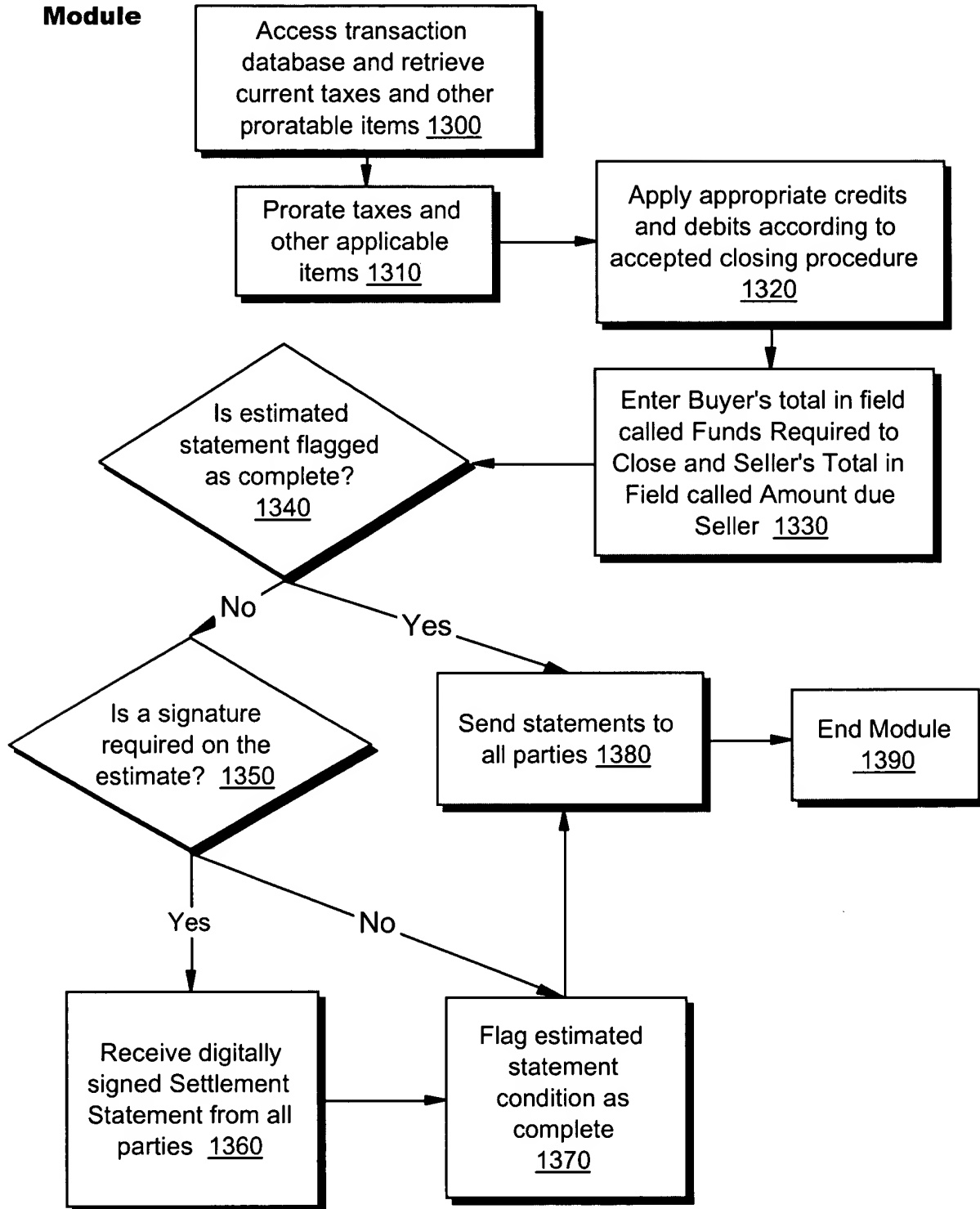
Application No. 09/643,274  
Response Dated 8 April 2004  
Reply to Office Action of 8 December 2003  
**Replacement Sheet 19 / 24**

**Figure 12**  
**Property**  
**Deed**  
**Module**



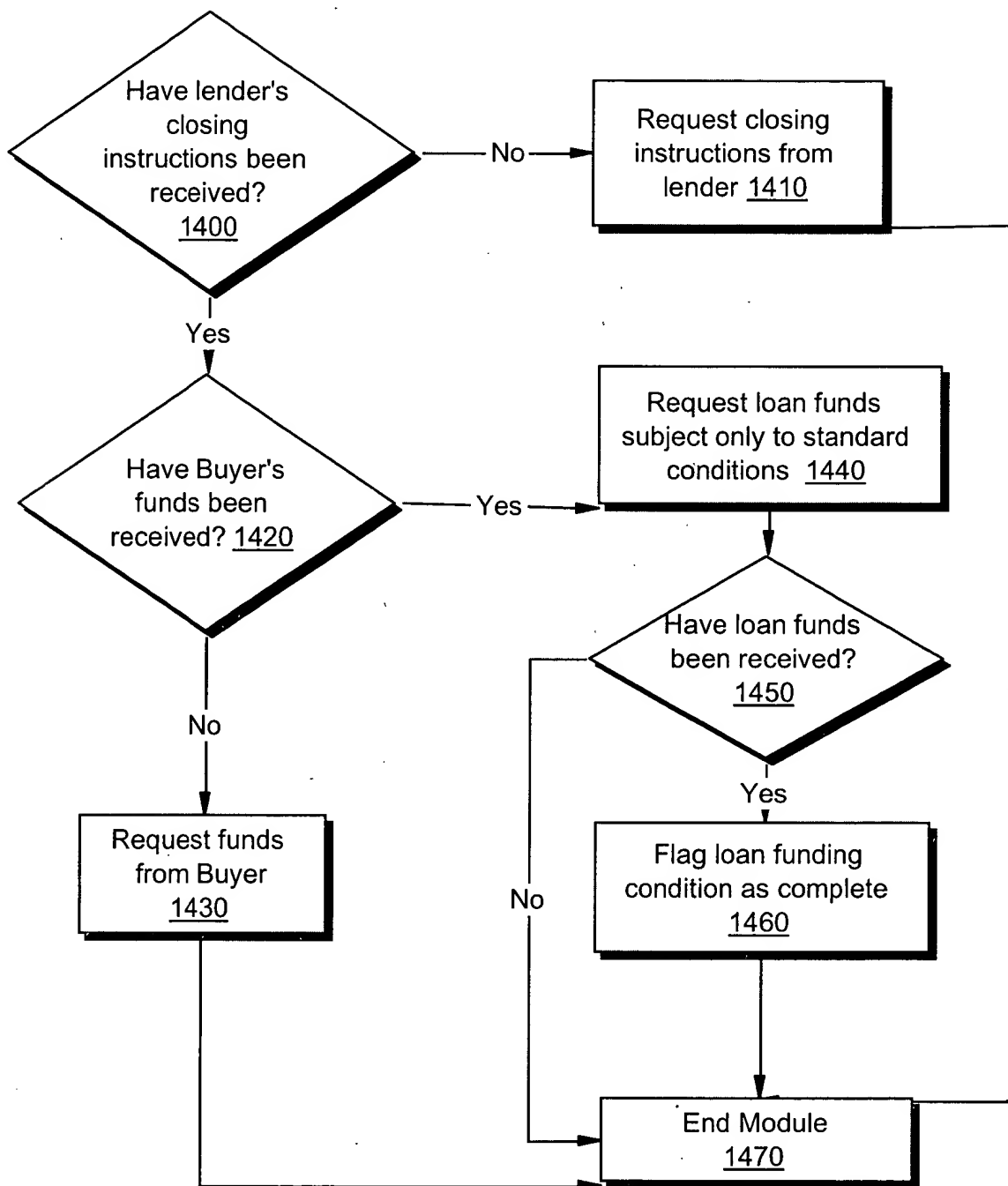


**Figure 13**  
**Settl ment**  
**Statement**  
**Module**



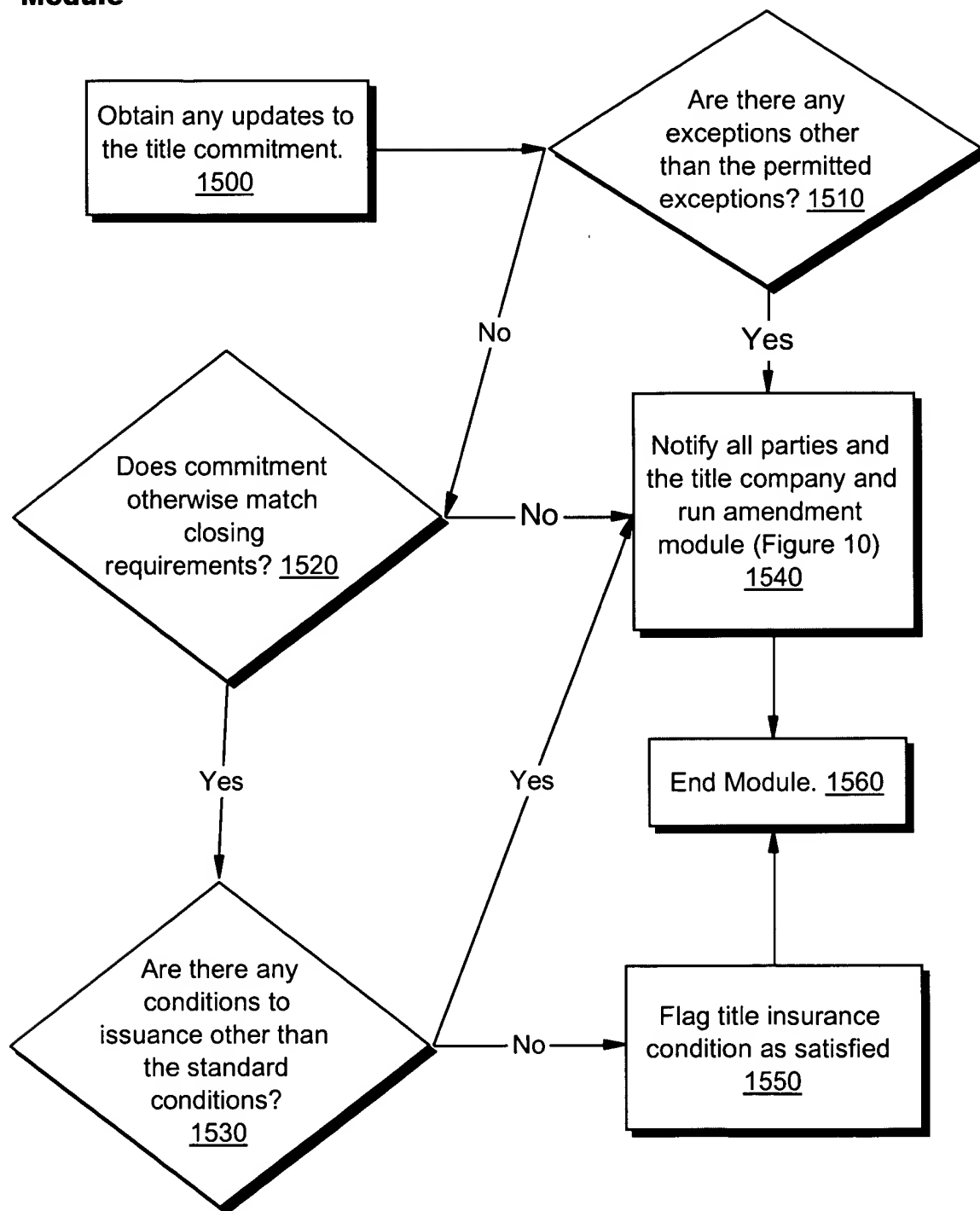


**Figure 14**  
**Loan Funding**  
**Module**





**Figure 15**  
**Title**  
**Insurance**  
**Policy**  
**Module**





1. \_\_\_\_\_ (Buyer) agrees to buy from \_\_\_\_\_ (Seller) and Seller agrees to sell to Buyer the property described as follows: [Enter legal description of the property]
2. On \_\_\_\_\_ (the Settlement Date) the Seller will convey fee simple title to Buyer. [Specify form of deed by clicking on the deed button and selecting a form from the list.]
3. Buyer shall pay Seller the sum of \$ \_\_\_\_\_ (Purchase Price) on or before the Settlement Date. The Purchase Price will be paid in the form of: [check all that are applicable]
  - ☐ assumption of existing loan # \_\_\_\_\_ from \_\_\_\_\_ (name of Lender) \_\_\_\_\_ (Lender's User ID number)
  - ☐ new loan in the following amount: \_\_\_\_\_
  - ☐ balance in cash from Buyer
4. \_\_\_\_\_ From sale proceeds, pay off loan # \_\_\_\_\_ from \_\_\_\_\_ (name of lender) \_\_\_\_\_ (Lender's User ID number).
5. Buyer's obligation to purchase the Property is subject to the following contingencies:
  - \_\_\_ a. Buyer to receive satisfactory financing of a portion of the Purchase Price. This contingency is to be removed by the \_\_\_\_\_ active method or the \_\_\_\_\_ passive method. Approval and disapproval must be made by notice from \_\_\_ buyer \_\_\_\_\_ seller on or before (enter date): \_\_\_\_\_
  - \_\_\_ b. i. Title Insurance will be issued by: [select title insurance company by clicking on button for registered title insurance companies and selecting from the list.] or \_\_\_\_\_ to be selected by (choose one): \_\_\_\_\_ buyer \_\_\_\_\_ seller or \_\_\_\_\_ both buyer and seller. The title insurance premium is to be paid: (enter number between 0 and 100) \_\_\_\_\_ % by Seller, the balance (if any) by Buyer.
  - ii. Buyer's Title Insurance shall be of the following type with the following endorsements, if any: [select title insurance policy type by clicking on the title policy button and selecting from the following list; then select any desired endorsement from the list of endorsements available with such policy.]
  - iii. Buyer shall be provided with a Title Commitment covering the Property within the following number of days after this Agreement is made: [enter number of days \_\_\_\_\_] This contingency may be removed only by the active method.

**Figure 16A**



- iv. After receiving the Title Commitment, the buyer will be given an opportunity to approve or disapprove of the condition of title. Buyer's deadline for responding will occur how many days after Buyer's receipt of the Title Commitment: [enter number here \_\_\_\_\_] This contingency is to be removed by the (choose one): \_\_\_\_\_ active method \_\_\_\_\_ passive method. (Note that if title objections are correctible, removal must be by the passive method.)
- v. If Buyer disapproves of an exception to title, then:  
Choose one: \_\_\_\_\_ Contract terminates  
\_\_\_\_\_ Seller has [enter number here \_\_\_\_\_]  
days to agree to correct the objected to exception(s). This contingency is to be removed by the active method.
- \_\_\_ c. [Enter exact text of miscellaneous contingency #1:] \_\_\_\_\_  
(Example, "no hazardous waste on the Property"). This contingency is to be removed by: \_\_\_\_\_ notice from buyer \_\_\_\_\_ notice from Seller \_\_\_ by (choose one): \_\_\_\_\_ passive method \_\_\_\_\_ active method. On or before (enter date): \_\_\_\_\_
- \_\_\_ d. [Enter exact text of miscellaneous contingency #2:] \_\_\_\_\_  
(Example, "no hazardous waste on the Property"). This contingency is to be removed by: \_\_\_\_\_ notice from buyer \_\_\_\_\_ notice from Seller \_\_\_ by (choose one): \_\_\_\_\_ passive method \_\_\_\_\_ active method. On or before (enter date): \_\_\_\_\_
6. Click on closing agent button and select a closing agent from the list.
7. Closing costs are to be allocated as follows:  
  
Closing agent's fee shall be split equally between buyer and seller unless otherwise specified here. (Allocate closing agent's fee \_\_\_\_\_ % to Buyer and the balance to Seller.)  
  
The transfer tax shall be paid (enter number between 0 and 100) \_\_\_\_\_ % by Seller, the balance (if any) by Buyer.  
  
Recording fees shall be paid by (choose one): \_\_\_\_\_ Buyer \_\_\_\_\_ Seller.
8. Enter any additional terms which do not affect the closing instructions and about which the closing agent need not be concerned: (Enter such terms here.)
- After completion, click on the submit button and follow instruction for affixing your digital signature.

**Figure 16B**